

FILED  
2/16/23 8:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: April Lynn DeVore

)  
) Case No. 19-21472 GLT  
)  
) Chapter 13  
)  
)  
) Debtor(s). Related to Dkt. No. 52  
)  
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: April Lynn DeVore

a motion to lift stay  
as to creditor \_\_\_\_\_

☒ Other: The plan is being modified to incorporate the Notice of Mortgage Payment Change filed by MCLP Asset Company, Inc. on 12/28/2022, and to cure plan arrears

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated June 28, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

x Debtor(s) Plan payments shall be changed from \$ 2,773 to  
\$ 2,863 per Month, effective March 2023 ; and/or the Plan term shall be

changed from    months to    months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: MCLP Asset Company, Inc., CL.#13-2 governs following all NMPC of record with the monthly payment to be paid \$1,290.12 per month beginning 2/1/2023. The debtor is not required to file a separate Response to the NMPC filed on 12/28/2022.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 16th day of February, 2023



\_\_\_\_\_  
Gregory L. Addonio jah  
Chief United States Bankruptcy Judge

Stipulated by:

\_\_\_\_\_  
/s/ Scott R. Lowden  
Scott R. Lowden - Counsel to Debtor  
PA ID 72116  
Rice & Associates Law Firm  
15 W. Beau Street  
Washington, PA 15301  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)  
(412) 292-4254

Stipulated by:

\_\_\_\_\_  
/s/ James Warmbrodt  
James Warmbrodt, Esq.  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_

cc: All Parties in Interest to be served by Clerk

In re:  
April Lynn DeVore  
Debtor

Case No. 19-21472-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 16, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ April Lynn DeVore, 7647 Saltsburg Road, Pittsburgh, PA 15239-1755
cr	+ MCLP Asset Company, Inc., Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
15072486	BAYVIEW LOAN SERVICING,LLC, CASHIERING, 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES FL 33146
15031224	+ Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
15045962	+ Borough of Plum, C/O Plum Borough Property Tax, 4555 New Texas Rd., Pittsburgh, PA 15239-1166
15031230	+ Eli Milis, 2907 Canterbury Drive, Imperial, PA 15126-9193
15031231	+ Fed Loan Services / Dept of Education, PO Box 530210, Atlanta, GA 30353-0210
15031236	+ Linda DeVore, 7647 Saltsburg Road, Pittsburgh, PA 15239-1755
15492322	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15031242	+ Penn Hills Twp., Penn Hills SD, c/o Keystone Collections Group, PO Box 529, Irwin, PA 15642-0529
15031244	+ Plum Borough School District, 4555 New Texas Road, Pittsburgh, PA 15239-1195
15071428	+ Plum Borough School District, C/O Weiss Burkardt Kramer, LLC, 445 Fort Pitt Blvd., STE 503, Pittsburgh, PA 15219-1308
15031245	+ Solomon Boswell, 107 Yosemite Drive, Pittsburgh, PA 15235-2043
15031246	+ State Collection Service/Magee Hospital, 2509 S. Stoughton Rd., Madison, WI 53716-3314
15031248	#+ The Physical Therapy Institute, 480 Johnson Road, Ste 303, Washington, PA 15301-8936
15073780	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 17 2023 00:04:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031223	+ Email/Text: ally@ebn.phinsolutions.com	Feb 16 2023 23:54:00	Ally Auto, PO Box 9001951, Louisville, KY 40290-1951
15058984	Email/Text: ally@ebn.phinsolutions.com	Feb 16 2023 23:54:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
15031225	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2023 09:32:17	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15052367	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2023 09:32:17	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15031226	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2023 09:32:17	Capital One Bank USA, PO Box 71083, Charlotte, NC 28272-1083
15031227	+ Email/PDF: gecsedl@recoverycorp.com	Feb 17 2023 00:04:16	CareCredit/Synchony Bank, PO Box 960061, Orlando, FL 32896-0061

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15302705	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2023 23:54:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15031228	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 16 2023 23:54:00	Credit Management Co., Premier Medical Assoc., PO Box 16346, Pittsburgh, PA 15242-0346
15031229	Email/Text: G06041@att.com	Feb 16 2023 23:54:00	Directv, PO Box 6550, Englewood, CO 80155
15070901	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 16 2023 23:54:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15496551	+ Email/Text: EBN@edfinancial.com	Feb 16 2023 23:54:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15031232	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 16 2023 23:54:00	First National Bank, 4140 East State St., Hermitage, PA 16148-3401
15031233	+ Email/Text: crdept@na.firstsource.com	Feb 16 2023 23:54:00	Firstsource Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
15031234	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 16 2023 23:54:00	Internal Revenue Service*, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15031235	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 00:04:24	JC Penney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
15031237	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 00:04:24	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15031238	+ Email/Text: bankruptcy@sccompanies.com	Feb 16 2023 23:54:00	Montgomery Ward, 1112 7th Ave., Monroe, WI 53566-1364
15052753	+ Email/Text: bankruptcy@sccompanies.com	Feb 16 2023 23:54:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15031240	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	PA Department of Revenue*, Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946
15031239	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15093076	+ Email/PDF: ebnotices@pnmac.com	Feb 17 2023 00:04:17	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
15072597	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2023 00:04:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15041080	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15031243	+ Email/PDF: ebnotices@pnmac.com	Feb 17 2023 00:04:21	PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
15059055	+ Email/Text: ebnpeoples@grblaw.com	Feb 16 2023 23:54:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15068865	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 00:04:16	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15031690	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 00:04:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031247	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 17 2023 00:04:17	The Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15031249	^ MEBN		

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		Feb 16 2023 23:47:35	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15067103	^ MEBN		
		Feb 16 2023 23:47:18	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15031250	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 17 2023 00:04:20	Walmart, PO Box 530927, Atlanta, GA 30353-0927
15031251	+ Email/Text: documentfiling@lciinc.com		
		Feb 16 2023 23:54:00	Xfinity, PO Box 70219, Philadelphia, PA 19176-0219

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		Pennymac Loan Services, LLC
cr		Plum Borough School District C/O Weiss Burkardt Kr, 445 Fort Pitt Blvd. Ste. 503, Pittsburgh
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15031241	##+	Patenaude & Felix, APC, 4545 Murphy Canyon Rd., 3rd Floor, San Diego, CA 92123-4363

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor MCLP Asset Company Inc. cwohrlab@raslg.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com
Jerome B. Blank	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jblank@pincuslaw.com
Joseph F. Nicotero	

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on behalf of Debtor April Lynn DeVore josephnicotero@gmail.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor BAYVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Scott R. Lowden

on behalf of Debtor April Lynn DeVore niclowlgl@comcast.net

Thomas Song

on behalf of Creditor BAYVIEW LOAN SERVICING LLC pawb@fedphe.com

Thomas Song

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

Victor Samuel Kustra

on behalf of Creditor Plum Borough School District C/O Weiss Burkardt Kramer LLC. csilliman@wbklegal.com,  
jburkardt@wbklegal.com

TOTAL: 18